

EUROBANK S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: **45**  
Reporting Date: **20/9/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/08/2022</b>	<b>31/08/2022</b>

Servicer Provider: **EUROBANK**  
Issuer Event of Default: **NO**  
Covered Bond Event of Default: **NO**

**I Programme Details** as of 20/9/2022

Series	Issue Date	ISIN	S&P's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A	500,000,000.00	Euribor 3M + 0,50%	20-Oct-23	20-Oct-73
2	16-Nov-18	XS1900633212	A	500,000,000.00	Euribor 3M + 0,50%	20-Nov-23	20-Nov-73
3	16-Nov-18	XS1910934535	A	500,000,000.00	Euribor 3M + 0,50%	22-Jan-24	22-Jan-74
				<b>1,500,000,000.00</b>			

Fixed Rate Bonds **0%**  
Liability WAL (in years) **1,27**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-22	20-Oct-22	62	Act/360	0.5470%	471,027.78	-
2	22-Aug-22	21-Nov-22	29	Act/360	0.8910%	358,875.00	-
3	20-Jul-22	20-Oct-22	62	Act/360	0.5470%	471,027.78	-

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/08/2022			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	226,769,635.23	1,632,619,383.39	<b>1,864,111,456.92</b>	230,581,431.38	1,649,890,447.09	<b>1,886,529,847.11</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	226,769,635.23	1,630,635,824.79	<b>1,862,127,898.32</b>	230,581,431.38	1,648,708,659.28	<b>1,885,348,059.30</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	214,216,070.42	1,610,818,161.38	<b>1,829,495,244.29</b>	217,230,981.29	1,628,171,780.42	<b>1,851,109,979.61</b>
A.4	Aggregate Original Principal O/S balance	369,212,499.27	3,335,810,535.41	<b>3,705,023,034.68</b>	373,828,955.29	3,356,862,866.76	<b>3,730,691,822.05</b>
A.5	Average Current Principal O/S balance	68,386.50	34,799.52	<b>37,110.78</b>	68,727.70	34,893.95	<b>37,255.22</b>
A.6	Average Original Principal O/S balance	111,342.73	71,103.28	<b>73,759.69</b>	111,424.43	70,995.13	<b>73,673.76</b>
A.7	Maximum Current Principal O/S balance	679,567.49	4,875,468.82	<b>4,875,468.82</b>	681,596.01	4,886,932.65	<b>4,886,932.65</b>
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,000,000.00	<b>5,000,000.00</b>	1,160,000.00	5,000,000.00	<b>5,000,000.00</b>
A.9	Total Number of Loans	3,316	46,915	<b>50,231</b>	3,355	47,283	<b>50,638</b>
A.10	Weighted Average Seasoning (years)	15.77	13.38	<b>13.68</b>	15.7	13.3	<b>13.6</b>
A.11	Weighted Average Remaining Maturity (years)	13.14	15.36	<b>15.09</b>	13.17	15.40	<b>15.12</b>
A.12	Weighted Average Current Indexed LTV percent (%)	64.84	47.66	<b>49.80</b>	65.43	47.80	<b>50.02</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	48.02	38.13	<b>39.36</b>	48.52	38.23	<b>39.52</b>
A.14	Weighted Average Original LTV percent (%)	64.00	63.74	<b>63.77</b>	64.11	63.69	<b>63.74</b>
A.15	Weighted Average Interest Rate - Total (%)	1.11	2.53	<b>2.35</b>	0.85	2.43	<b>2.23</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.99	1.39	<b>1.23</b>	0.75	1.11	<b>0.97</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.17	92.10	<b>92.85</b>	98.70	97.77	<b>97.89</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.63	7.10	<b>6.42</b>	0.97	1.84	<b>1.73</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.20	0.68	<b>0.62</b>	0.33	0.31	<b>0.32</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.12	<b>0.11</b>		0.07	<b>0.06</b>
A.21	FX Rate	0.9796			0.9744		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,916	1,849,619.84	62,219	12,345,028.22	67,135	14,451,731.13
B.2	Partial Prepayments	13	377,178.65	81	650,868.72	94	1,041,601.60
B.3	Whole Prepayments	14	236,781.58	103	1,509,695.48	117	1,777,916.21
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,463,580.07</b>	-	<b>14,505,592.42</b>	-	<b>17,271,248.93</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	3,704	159,866.10	55,348	3,498,696.67	59,052	3,661,891.95
C.2	Interest From Overdues	1,374	763.63	10,915	7,183.64	12,289	7,963.17
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>160,629.73</b>	-	<b>3,505,880.31</b>	<b>71,341</b>	<b>3,669,855.13</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/08/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,272	222,619,817.45	41,758	1,503,641,057.90	45,030	1,730,896,894.41
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	44	4,149,817.78	5,105	126,994,766.89	5,149	131,231,003.91
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,316</b>	<b>226,769,635.23</b>	<b>46,863</b>	<b>1,630,635,824.79</b>	<b>50,179</b>	<b>1,862,127,898.32</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	52	1,983,558.60	52	1,983,558.60
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>52</b>	<b>1,983,558.60</b>	<b>52</b>	<b>1,983,558.60</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/08/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	38	3,692,968.61	4,750	115,970,453.91	4,788	119,740,327.95
B.2	60 Days < Installment <= 89 Days	6	456,849.17	355	11,024,312.98	361	11,490,675.95
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>44</b>	<b>4,149,817.78</b>	<b>5,105</b>	<b>126,994,766.89</b>	<b>5,149</b>	<b>131,231,003.91</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	44	1,757,507.02	44	1,757,507.02
B.5	120 Days < Installment <= 360 Days	0	0.00	8	226,051.58	8	226,051.58
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>52</b>	<b>1,983,558.60</b>	<b>52</b>	<b>1,983,558.60</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/08/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,344,048.68	0.00	2,767,728.04	0.00	4,139,766.30
A.2	Number of Loans	0	19	0	243	0	262



## Statutory Tests

as of 31/8/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	777,111.11	
Total Bonds Amount	<b>1,500,777,111.11</b>	
Current Outstanding Balance of Loans	1,864,111,456.92	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,829,495,244.29	
B. Accrued Interest on Loans	4,452,786.37	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	9,513,888.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,824,434,141.77</b>	
Bonds / Nominal Value Assets Percentage	1,735,002,440.59	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,094,575,239.35	
Net Present Value of Liabilities	1,507,216,606.94	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,042,538,690.50	
Net Present Value of Liabilities	1,502,962,119.72	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,159,026,934.73	
Net Present Value of Liabilities	1,512,560,500.28	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	61,613,083.37	
Interest due on all series of covered bonds during 1st year	30,299,672.61	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	19,651,721.29	
Required Reserve Amount	31,783,046.27	
Amount credited to the account (payment to BoNY)	12,131,324.99	
Available (Outstanding) Reserve Amount t	31,783,046.27	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of reporting period

<sup>2</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

## IV

## Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,316	6.60%	231,492,073.53	12.42%
EUR	46,915	93.40%	1,632,619,383.39	87.58%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,238	26.35%	319,630,188.48	8.63%
37.501 - 75.000	18,955	37.74%	1,075,340,837.69	29.02%
75.001 - 100.000	7,976	15.88%	710,713,828.30	19.18%
100.001 - 150.000	6,735	13.41%	833,977,865.10	22.51%
150.001 - 250.000	2,613	5.20%	494,041,613.86	13.33%
250.001 - 500.000	631	1.26%	205,857,863.86	5.56%
500.001 +	83	0.17%	65,460,837.39	1.77%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>3,705,023,034.68</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	32,516	64.73%	559,226,976.07	30.00%
37.501 - 75.000	12,112	24.11%	638,371,473.85	34.25%
75.001 - 100.000	2,875	5.72%	247,965,539.90	13.30%
100.001 - 150.000	1,885	3.75%	226,174,180.44	12.13%
150.001 - 250.000	667	1.33%	123,367,088.13	6.62%
250.001 - 500.000	153	0.30%	50,041,625.01	2.68%
500.001 +	23	0.05%	18,964,573.52	1.02%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,139	26.16%	307,633,083.33	16.50%
2005	4,951	9.86%	208,712,158.32	11.20%
2006	7,199	14.33%	313,647,442.19	16.83%
2007	6,129	12.20%	248,889,283.07	13.35%
2008	4,477	8.91%	151,113,685.43	8.11%
2009	2,788	5.55%	99,323,613.72	5.33%
2010	2,586	5.15%	100,103,390.37	5.37%
2011	1,556	3.10%	54,209,169.12	2.91%
2012	1,278	2.54%	42,456,380.81	2.28%
2013	985	1.96%	30,806,144.11	1.65%
2014	376	0.75%	11,795,345.85	0.63%
2015	208	0.41%	8,383,493.72	0.45%
2016	245	0.49%	12,459,766.72	0.67%
2017	478	0.95%	23,918,154.27	1.28%
2018	742	1.48%	38,056,855.13	2.04%
2019	495	0.99%	28,361,088.81	1.52%
2020	450	0.90%	32,353,315.65	1.74%
2021	1,845	3.67%	129,654,741.40	6.96%
2022	304	0.61%	22,234,344.90	1.19%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	7,479	14.89%	69,276,949.22	3.72%
2026 - 2030	14,712	29.29%	331,596,653.62	17.79%
2031 - 2035	10,711	21.32%	417,168,694.66	22.38%
2036 - 2040	8,005	15.94%	420,545,246.32	22.56%
2041 - 2045	4,060	8.08%	251,552,918.23	13.49%
2046 +	5,264	10.48%	373,970,994.87	20.06%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,127	14.19%	67,436,508.97	3.62%
40.01 - 60 months	4,935	9.82%	76,475,802.61	4.10%
60.01 - 90 months	6,399	12.74%	147,289,675.74	7.90%
90.01 - 120 months	8,462	16.85%	272,550,235.51	14.62%
120.01 - 150 months	3,831	7.63%	152,673,210.40	8.19%
150.01 - 180 months	5,963	11.87%	294,604,542.76	15.80%
over 180 months	13,514	26.90%	853,081,480.93	45.76%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,537	3.06%	132,982,378.45	7.13%
1.01% - 2.00%	25,759	51.28%	979,140,027.99	52.53%
2.01% - 3.00%	5,004	9.96%	178,891,121.69	9.60%
3.01% - 4.00%	4,047	8.06%	232,417,089.91	12.47%
4.01% - 5.00%	10,875	21.65%	286,852,687.88	15.39%
5.01% - 6.00%	763	1.52%	16,883,665.29	0.91%
6.01% - 7.00%	1,134	2.26%	20,018,758.94	1.07%
7.01% +	1,112	2.21%	16,925,726.76	0.91%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,704	31.26%	213,184,144.37	11.44%
20.01% - 30.00%	7,769	15.47%	219,211,295.17	11.76%
30.01% - 40.00%	6,977	13.89%	269,349,634.72	14.45%
40.01% - 50.00%	6,013	11.97%	284,546,311.20	15.26%
50.01% - 60.00%	4,913	9.78%	273,758,608.84	14.69%
60.01% - 70.00%	3,814	7.59%	246,788,520.13	13.24%
70.01% - 80.00%	2,527	5.03%	168,424,326.68	9.04%
80.01% - 90.00%	1,345	2.68%	94,092,921.88	5.05%
90.01% - 100.00%	709	1.41%	55,385,834.05	2.97%
100.00% +	460	0.92%	39,369,859.89	2.11%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,598	37.02%	303,707,926.58	16.29%
20.01% - 30.00%	9,983	19.87%	336,536,350.44	18.05%
30.01% - 40.00%	8,819	17.56%	390,899,672.83	20.97%
40.01% - 50.00%	5,729	11.41%	317,665,263.43	17.04%
50.01% - 60.00%	3,845	7.65%	251,167,354.28	13.47%
60.01% - 70.00%	2,224	4.43%	170,996,242.22	9.17%
70.01% - 80.00%	843	1.68%	69,066,409.58	3.71%
80.01% - 90.00%	129	0.26%	13,782,345.62	0.74%
90.01% - 100.00%	36	0.07%	7,015,984.31	0.38%
100.00% +	25	0.05%	3,273,907.62	0.18%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,124	6.22%	48,020,195.29	2.58%
20.01% - 30.00%	4,440	8.84%	98,736,633.85	5.30%
30.01% - 40.00%	6,148	12.24%	165,002,286.37	8.85%
40.01% - 50.00%	7,663	15.26%	248,310,423.29	13.32%
50.01% - 60.00%	8,228	16.38%	313,248,496.79	16.80%
60.01% - 70.00%	7,325	14.58%	322,153,517.41	17.28%
70.01% - 80.00%	7,164	14.26%	338,393,659.78	18.15%
80.01% - 90.00%	3,499	6.97%	165,723,682.33	8.89%
90.01% - 100.00%	2,072	4.12%	124,030,976.43	6.65%
100.00% +	568	1.13%	40,491,585.38	2.17%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,459	40.73%	917,395,349.96	49.21%
Thessaloniki	7,260	14.45%	243,039,732.26	13.04%
Macedonia	5,809	11.56%	156,507,529.51	8.40%
Peloponnese	3,731	7.43%	121,495,598.16	6.52%
Thessaly	3,559	7.09%	101,541,645.84	5.45%
Stereia Ellada	2,696	5.37%	80,799,340.20	4.33%
Creta Island	2,009	4.00%	74,123,910.29	3.98%
Ionian Islands	790	1.57%	30,320,977.42	1.63%
Thrace	1,280	2.55%	38,734,256.25	2.08%
Epirus	1,498	2.98%	44,787,339.84	2.40%
Aegean Islands	1,140	2.27%	55,365,777.18	2.97%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,161	2.31%	80,473,514.51	4.32%
12 - 24	1,173	2.34%	85,126,996.31	4.57%
24 - 36	404	0.80%	27,851,141.78	1.49%
36 - 60	1,264	2.52%	65,553,301.63	3.52%
60 - 96	825	1.64%	39,317,623.03	2.11%
over 96	45,404	90.39%	1,565,788,879.66	84.00%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	119,605.51	0.01%
5 - 10 years	423	0.84%	7,430,080.41	0.40%
10 - 15 years	5,240	10.43%	72,546,412.23	3.89%
15 - 20 years	8,872	17.66%	206,795,281.44	11.09%
20 - 25 years	10,150	20.21%	377,903,056.25	20.27%
25 - 30 years	16,945	33.73%	683,720,532.62	36.68%
30 - 35 years	3,804	7.57%	218,535,180.19	11.72%
35 years +	4,786	9.53%	297,061,308.27	15.94%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,146	77.93%	1,373,327,292.39	73.67%
Houses	11,085	22.07%	490,784,164.53	26.33%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,606	21.11%	394,630,585.07	21.17%
Purchase	27,556	54.86%	1,102,835,097.40	59.16%
Repair	9,260	18.43%	286,493,915.00	15.37%
Construction (re-mortgage)	102	0.20%	6,053,951.85	0.32%
Purchase (re-mortgage)	556	1.11%	25,778,611.78	1.38%
Repair (re-mortgage)	283	0.56%	11,982,182.75	0.64%
Equity Release	1,868	3.72%	36,337,113.07	1.95%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,084	99.71%	1,849,518,003.49	99.22%
Balloon	147	0.29%	14,593,453.43	0.78%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,344	94.25%	1,677,557,589.65	89.99%
Fixed Converting to Floating	2,712	5.40%	185,035,337.61	9.93%
Fixed to Maturity	175	0.35%	1,518,529.66	0.08%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

Fixed rate assets **10.01%**  
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22,608	47.75%	775,656,984.12	46.24%
Euribor 1 Month	1,739	3.67%	72,564,757.92	4.33%
Euribor 3 Months	8,686	18.35%	374,220,395.85	22.31%
Eurobank OEK's Rate	103	0.22%	1,492,863.61	0.09%
Originator Rate	10,857	22.93%	224,542,482.35	13.39%
Saron 1M ISDA (CHF)	2,826	5.97%	196,857,598.01	11.73%
Saron 3M ISDA (CHF)	425	0.90%	30,838,399.15	1.84%
ESTR 1M ISDA (EUR)	31	0.07%	501,054.74	0.03%
Other	69	0.15%	883,053.90	0.05%
<b>Grand Total</b>	<b>47,344</b>	<b>100.00%</b>	<b>1,677,557,589.65</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	43	1.59%	1,678,284.67	0.91%
Euribor 1 Month	49	1.81%	1,860,020.45	1.01%
Euribor 3 Months	2,506	92.40%	177,866,685.75	96.13%
Originator Rate	114	4.20%	3,630,346.74	1.96%
<b>Grand Total</b>	<b>2,712</b>	<b>100.00%</b>	<b>185,035,337.61</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2022 - 31 Dec 2022	27	1.00%	867,755.25	0.47%
1 Jan 2023 - 31 Dec 2023	93	3.43%	3,666,643.55	1.98%
1 Jan 2024 - 31 Dec 2025	101	3.72%	5,470,751.29	2.96%
1 Jan 2026 - 31 Dec 2030	244	9.00%	15,093,697.51	8.16%
1 Jan 2031 - 31 Dec 2035	597	22.01%	44,789,277.72	24.21%
1 Jan 2036 - 31 Dec 2040	624	23.01%	40,669,918.08	21.98%
1 Jan 2041 +	1,026	37.83%	74,477,294.21	40.25%
<b>Grand Total</b>	<b>2,712</b>	<b>100.00%</b>	<b>185,035,337.61</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,231	100.00%	1,864,111,456.92	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,885	81.39%	1,645,900,335.81	88.29%
Y	9,346	18.61%	218,211,121.11	11.71%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,203	95.96%	1,752,881,855.38	94.03%
Y	2,028	4.04%	111,229,601.54	5.97%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,231	100.00%	1,864,111,456.92	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,646	90.87%	1,751,932,609.80	93.98%
Y	4,585	9.13%	112,178,847.12	6.02%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,244	96.04%	1,787,822,475.73	95.91%
Second home/Holiday houses	1,833	3.65%	70,342,867.97	3.77%
Buy-to-let/Non-Owner occupied	53	0.11%	2,654,452.38	0.14%
Other	101	0.20%	3,291,660.84	0.18%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,888	25.66%	553,272,246.73	29.68%
Other Private Employees	7,881	15.69%	316,742,865.25	16.99%
Pensioner	8,580	17.08%	222,627,860.06	11.94%
Civil Servant	6,280	12.50%	207,731,226.28	11.14%
Other Self Employed	2,414	4.81%	119,229,693.61	6.40%
Civil Servant - Policeman	1,725	3.43%	75,772,189.06	4.06%
Unemployed	2,157	4.29%	63,607,109.67	3.41%
Teacher	1,982	3.95%	62,598,976.84	3.36%
Military Personnel	1,246	2.48%	51,295,212.99	2.75%
Civil Servant - Primary School Teachers	1,462	2.91%	42,385,857.53	2.27%
Salesman	1,253	2.49%	42,186,076.98	2.26%
Lawyers - Jurists	487	0.97%	31,226,332.13	1.68%
Accountant	638	1.27%	26,526,847.73	1.42%
Housewife	791	1.57%	26,010,409.92	1.40%
Independent Means	447	0.89%	22,898,552.15	1.23%
<b>Grand Total</b>	<b>50,231</b>	<b>100.00%</b>	<b>1,864,111,456.92</b>	<b>100.00%</b>